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7 Attorney for Debtors

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9 **UNITED STATES BANKRUPTCY COURT**

10 **EASTERN DISTRICT OF CALIFORNIA**
Sacramento Division

11
12 In the Matter of

13
14 MICHAEL P. CORTEZ) Case No. 17-24500-B-13J
ANTOINETTE A. CORTEZ)

15) Chapter 13

16) Docket Control No. MET-1

17)
18) **DECLARATION OF DEBTORS**
19) IN SUPPORT OF
20)
21) **OBJECTION TO CLAIM**

22) Date: January 9, 2018

23) Time: 1:00 P.M.

24) Courtroom: 32, 6th Floor

25) Judge: Christopher D. Jaime

26 We, Michael and Antoinette Cortez, declare as follows:

27 1. Personal Knowledge.

28 We have personal knowledge of the facts contained in this Declaration, and, if called upon, could testify to the facts contained herein.

29 2. Status.

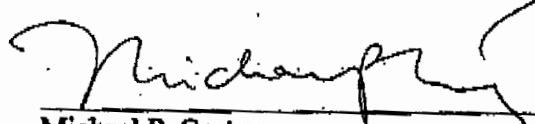
1 We are the debtors herein who filed case number 17-24500-B-13J on July 8,
2 2017.

3. Objection to Claim of Navy Federal Credit Union.

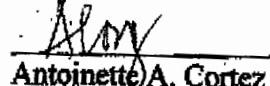
4 Creditor Navy Federal Credit Union filed a claim in our case, based on a
5 mortgage deficiency balance on a loan we took out on a rental property we used to
6 own. We took out the loan in January 2007 as a HELOC on property located at 283
7 Miravista Way, Vallejo, California 94589. We stopped making payments to both the
8 first mortgage lender as well as Navy Federal Credit Union on that property,
9 sometime in the early part of 2011. We received a Notice of Trustee's Sale in
10 December 2011, and the date of the foreclosure sale was December 27, 2011, as
11 shown on the attached Notice. To our knowledge, the property was, in fact sold.

12 We declare under penalty of perjury that the foregoing statements are true and
13 correct.

14 Dated: 11/24/17


Michael P. Cortez

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16
17 Dated: 11/24/17


Antoinette A. Cortez

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